

2060 Red Lion Road
Philadelphia, PA 19115215-969-0777
Toll free: 800-342-0008
www.AMHFCU.org

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Application

NOTE AND COMPLETE **NOTICE TO OHIO APPLICANTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X
SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

Married Applicants may apply for a separate account.

☐ **Individual Credit:** Complete Applicant section. Complete Co-Applicant, Spouse, (referred to as "Other") section: (1) about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or (2) if your spouse will use the Account. Please check box to indicate whom the information is about.

☒ **Joint Credit:** Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Type of Account: ☒ Closed End 2nd mortgage ☐ Home Equity Line of Credit ☐ Interest only Home Equity Line of credit

Term (Closed end only) 180

Amount Requested \$ 48,500.00 Purpose: HOME IMPROVEMENT

Repayment: ☐ Payroll Deduction ☐ Cash ☒ Automatic Payment ☐ Military Allotment

STATEMENT OF INTENT Are you interested in having your loan protected? ☐ Yes ☒ No

If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

APPLICANT INFORMATION APPLICANT

NAME (Last - First - Initial)
HENRY C SCHABER

DRIVER'S LICENSE NUMBER/STATE

BIRTH DATE
7/29/1944

ACCOUNT NUMBER
88005890-09

SOCIAL SECURITY NUMBER
170-36-6927

HOME PHONE (856) 346-0716 CELL PHONE BUSINESS PHONE/EXT.

PRESENT ADDRESS (Street - City - State - Zip) ☒ OWN ☐ RENT
58 ESTATES RD
PINE HILL, NJ 08021-6536

LENGTH AT RESIDENCE
40 yr(s) 0 mth(s)

PREVIOUS ADDRESS (Street - City - State - Zip) ☐ OWN ☐ RENT
LENGTH AT RESIDENCE

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)

EMPLOYMENT INFORMATION

NAME AND ADDRESS OF EMPLOYER
PHILA GEAR

YOUR TITLE/GRADE SUPERVISOR'S NAME
RETIRED - MACHINIST

START DATE HOURS AT WORK IF SELF EMPLOYED, TYPE OF BUSINESS
8/12/1976

IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS

STARTING DATE ENDING DATE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR ☐ YES ☐ NO
WHERE ENDING/SEPARATION DATE

INCOME INFORMATION

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

EMPLOYMENT INCOME \$ 0.00 PER month ☐ NET ☒ GROSS

OTHER INCOME \$ 3,100.00 PER month

SOURCE PENSION, SSI

REFERENCES Please include Street, City, State and Zip.

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU

RELATIONSHIP HOME PHONE

OTHER ☐ CO-APPLICANT ☐ SPOUSE

NAME (Last - First - Initial)
MARY ANNA SCHABER

DRIVER'S LICENSE NUMBER/STATE

BIRTH DATE
3/12/1945

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

HOME PHONE (856) 346-0716 CELL PHONE (856) 904-7407 BUSINESS PHONE/EXT. (856) 346-0716

PRESENT ADDRESS (Street - City - State - Zip) ☒ OWN ☐ RENT LENGTH AT RESIDENCE
58 ESTATES RD
PINE HILL, NJ 08021-6536 40 yr(s) 0 mth(s)

PREVIOUS ADDRESS (Street - City - State - Zip) ☐ OWN ☐ RENT LENGTH AT RESIDENCE

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)

NAME AND ADDRESS OF EMPLOYER
RETIRED

YOUR TITLE/GRADE SUPERVISOR'S NAME
HOUSE WIFE

START DATE HOURS AT WORK IF SELF EMPLOYED, TYPE OF BUSINESS

IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS

STARTING DATE ENDING DATE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR ☐ YES ☐ NO
WHERE ENDING/SEPARATION DATE

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

EMPLOYMENT INCOME \$ 0.00 PER month ☐ NET ☐ GROSS

OTHER INCOME \$ 750.00 PER month

SOURCE SSI

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU

RELATIONSHIP HOME PHONE

SHARE DRAFT OR CHECKING AMOUNT \$				NAME AND ADDRESS OF DEPOSITORY				SHARE DRAFT OR CHECKING AMOUNT \$				NAME AND ADDRESS OF DEPOSITORY			
SAVINGS AMOUNT \$				NAME AND ADDRESS OF DEPOSITORY				SAVINGS AMOUNT \$				NAME AND ADDRESS OF DEPOSITORY			
APPLICANT	OTHER		LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY For Example: Auto, Boat, Stocks, Bonds, Cash, Household Goods, Real Estate, etc.				MARKET VALUE		PLEGGED AS COLLATERAL FOR ANOTHER LOAN						
		HOME *					\$		YES		NO				
							\$		YES		NO				
							\$		YES		NO				



<p>*LIST EVERY LIEN AGAINST YOUR HOME -- This section must be completed for the property which will be given as security, if applicable. A lien is a legal claim filed against property as security for payment of a debt. Liens include mortgages, deeds of trust, land contracts, judgments and past due taxes.</p>			
FIRST MORTGAGE HELD BY <u>AMERICAN HERITAGE FCU</u>		OTHER LIENS (Describe)	
IS THE PROPERTY DESCRIBED IN THIS SECTION: YOUR PRINCIPAL DWELLING?		IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME?	
LISTED AS THE APPLICANT'S ADDRESS IN THE "APPLICANT INFORMATION" SECTION?			
<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		<input type="checkbox"/> YES <input type="checkbox"/> NO	
<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			

FINANCIAL INFORMATION		These questions apply to both Applicant and Other.		APPLICANT		OTHER	
IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET				YES	NO	YES	NO
DO YOU HAVE ANY OUTSTANDING JUDGMENTS?							
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?							
HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?							
ARE YOU A PARTY IN A LAWSUIT?							
ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?					X		X
IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?							
ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?							
FOR WHOM (Name of Others Obligated on Loan):				TO WHOM (Name of Creditor):			

SIGNATURES

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

 (SEAL) 5-27-16		 (SEAL) 5-27-16	
APPLICANT'S SIGNATURE		OTHER SIGNATURE	
DATE		DATE	
American Heritage Federal Credit Union		433838	
LOAN ORIGINATOR ORGANIZATION		NMLSR ID NUMBER	
Yvette Cummings		449135	
LOAN ORIGINATOR		NMLSR ID NUMBER	

Information for Government Monitoring Purposes

Notice: Complete only if this is a Home Improvement Loan, or if you are applying to purchase or refinance your residence.

Property Address:	58 ESTATES RD LOT 2 BLOCK 112.01, PINE HILL, NJ 08021-6536
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The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below.

APPLICANT		CO-APPLICANT	
<input type="checkbox"/>	I DO NOT WISH TO FURNISH THIS INFORMATION	<input type="checkbox"/>	I DO NOT WISH TO FURNISH THIS INFORMATION
ETHNICITY:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	ETHNICITY:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
RACE:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	RACE:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
SEX:	<input type="checkbox"/> Male <input type="checkbox"/> Female	SEX:	<input type="checkbox"/> Male <input type="checkbox"/> Female

To be completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) 	Name and Address of Interviewer's Employer American Heritage Federal Credit Union 2060 Red Lion Road Philadelphia, PA 19115
	Interviewer's Signature _____ Date _____	
	Interviewer's Phone Number (incl. area code) 215-969-0777	